

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lewis Ervin

Debtor(s)

Case No. 09 B 42043

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2009.
- 2) The plan was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/04/2010, 06/18/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2010.
- 5) The case was Completed on 07/14/2015.
- 6) Number of months from filing to last payment: 68.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$6,043.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$167,041.19
Less amount refunded to debtor	\$10,867.50

NET RECEIPTS: **\$156,173.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,509.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,883.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,392.37**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	1,211.00	NA	NA	0.00	0.00
Asklepios Medical Group	Unsecured	190.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	15,574.00	15,574.00	15,574.00	15,290.16	1,760.41
Capital One Auto Finance	Unsecured	NA	0.00	0.00	0.00	0.00
Capital Solutions	Unsecured	197.00	197.00	197.00	197.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	280.00	244.00	244.00	244.00	0.00
Emergency Care Physician	Unsecured	15.30	NA	NA	0.00	0.00
First Cash Advance	Unsecured	300.00	NA	NA	0.00	0.00
First Premier	Unsecured	423.00	NA	NA	0.00	0.00
HSBC	Unsecured	598.00	NA	NA	0.00	0.00
Illinois Lending Corporation	Unsecured	1,500.00	NA	NA	0.00	0.00
Lighthouse Financial Group	Unsecured	770.80	3,979.27	3,979.27	3,979.27	0.00
Merrick Bank	Unsecured	0.00	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	29.63	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	32.40	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	400.00	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	29.63	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	38.55	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	71.17	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	35.20	NA	NA	0.00	0.00
Metro South Medical Center	Unsecured	63.87	NA	NA	0.00	0.00
Northwestern Memorial Hospital	Unsecured	698.77	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	183,815.08	97,909.48	97,909.48	93,448.40	0.00
Ocwen Loan Servicing LLC	Secured	183,815.08	30,862.08	30,862.08	30,862.08	0.00
Revenue Production Mgmt	Unsecured	187.50	NA	NA	0.00	0.00
Washington Mutual Bank FA	Unsecured	219.85	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$97,909.48	\$93,448.40	\$0.00
Mortgage Arrearage	\$30,862.08	\$30,862.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,574.00	\$15,290.16	\$1,760.41
TOTAL SECURED:	\$144,345.56	\$139,600.64	\$1,760.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,420.27	\$4,420.27	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,392.37</u>
Disbursements to Creditors	<u>\$145,781.32</u>
TOTAL DISBURSEMENTS :	<u>\$156,173.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/09/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.